

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2013**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	417,118	Deposits	19,833,825
Interbank and money market items, net	2,188,449	Interbank and money market items, net	1,531,188
Claims on securities	-	Liabilities payable on demand	66,499
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 677)	2,323,529	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	17,793,754	Debts issued and Borrowings	24,500
Accrued interest receivables	100,067	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	270,483
Properties foreclosed, net	24,448	Total Liabilities	21,726,495
Premises and equipment, net	81,235		
Other assets, net	145,579	Shareholders' equity	
		Equity portion ^{1/}	2,500,000
		Other reserves	1,970
		Retained Earnings	582,791
		Total Shareholders' equity	1,919,179
Total Assets	23,645,674	Total Liabilities and Shareholders' equity	23,645,674

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly) (1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	269,248
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	206,039
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	333,307
Loans to related parties	260,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 15.79 percents)	2,041,978
Changes in assets and liabilities this quarter as of 31 January 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	239,310
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	239,310

^{1/} Equity portion is referred to the sum of Issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

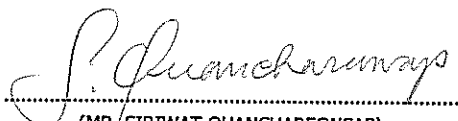
^{2/} Non-Performing Loans (gross) as of 31 December 2012 (Quarterly)
(2.16 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 410,383

Channel of capital maintenance information disclosure

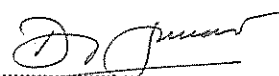
For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)
Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)
Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(MR. SIRIWAT QUANCHAREONSAP)
Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

